

REMARKS/ARGUMENTS

Favorable reconsideration of this application, in light of the present amendments and following discussion, is respectfully requested.

Claims 1-23 are pending. By this amendment Claims 1-7 and 11-21 are amended and new Claims 22-23 are added. No new matter is added by any of these amendments.

The Office Action rejects Claims 1-21 under 35 U.S.C. § 103(a) over USP 5,966,699 to Zandi in view of U.S. Publication No. 2004/0205019 to Painter et al. This rejection is respectfully traversed.

Before considering the rejection under 35 U.S.C. § 103 it is believed that a brief review of the subject matter of the independent claims would be helpful. Independent Claim 1 includes a matchmaking section, a section configured to input into the matchmaking section a plurality of potential borrowing requests, and a section configured to input into the matchmaking section a plurality of potential lending offers. The matchmaking section is configured to perform matching between the potential borrowing requests and the potential lending offers on the basis of maximum allowable interests and desired lending interests and to make a desired lending amount of potential lending offers extracted as a result of matching corresponding to the desired borrowing amount of a potential borrowing request extracted as a result of the matching.

Claim 2 is directed to a borrowing intermediacy section configured to receive a plurality of potential borrowing requests, a borrowing request storage section configured to register the plurality of potential borrowing requests, a lending intermediacy section configured to receive a plurality of potential lending offers, a lending offer storage section and a matchmaking section configured to select a set of successful bids in ascending order of the desired interests from the plurality of potential lending offers within a range not more

than the maximum allowable interest until the desired borrowing amount of each of the plurality of potential borrowing requests is satisfied.

Claim 14 is directed to an auction method for execution on a computer including a matchmaking section. The method includes inputting into the matchmaking section a plurality of potential borrowing requests, inputting a plurality of potential lending offers and the matchmaking section performing matching between the plurality of potential borrowing requests and the plurality of potential lending offers.

Claim 15 is directed to an auction method for execution on a computer. The method includes receiving a plurality of potential borrowing requests, registering the potential borrowing requests, receiving a plurality of potential lending offers, registering the plurality of potential lending offers, extracting potential lending offers for which the desired interest is not more than a maximum allowable interest from the plurality of potential lending offers and selecting a set of successful bids in ascending order of the desired interest from the extracted potential lending offers until the desired borrowing amount of each of the plurality of potential borrowing requests is satisfied.

Claims 22 and 23 are directed to, inter alia, a computer readable medium.

Applicants respectfully disagree with the Office Action's assertion that Zandi discloses a section configured to perform matching between the potential borrowing requests and the potential lending offers, as in independent Claims 1, 14 and 22. Instead, Zandi discloses at column 5, line 4 et seq. that the loan record is maintained in the database for a predetermined period of time during which the lenders may electronically submit bids for the loan via computer network 60. Thus, a list of available loans and their records are kept in the database for access by the lenders. See column 2, line 49 et seq. A participating lender may download the available loan information from the database to its own computer to analyze available loans and bids submitted for the last period. During the time a loan of a borrower is

in the database the lender may bid on the loan. There are no matches made based on any criteria.

Furthermore, Zandi does not disclose a matchmaking section to select a set of successful bids in ascending order of the desired interests from a plurality of potential lending offers within a range not more than the maximum allowable interest until the desired borrowing amount of each of the plurality of potential borrowing requests is satisfied. Instead, as discussed above, Zandi merely provides a list of loan requests. Nor does Zandi disclose the auction method for execution on a computer, as in independent Claim 15, nor a computer readable medium programmed with instructions, as in independent Claim 23, the method and instructions including extracting potential lending offers from which the desired interest is not more than the maximum allowable interest from the plurality of potential lending offers and selecting a set of successful bids in ascending order of the desired interests from the extracted potential lending offers until the desired borrowing amount of each of the plurality of potential borrowing requests is satisfied.

Painter does not cure the deficiencies of Zandi discussed above.

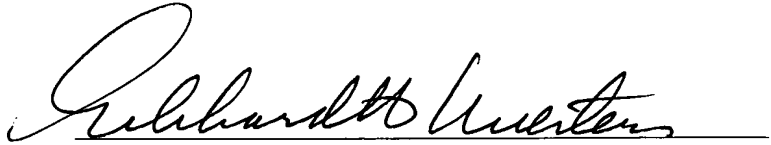
The remaining dependent claims are allowable for at least the reasons discussed above and for the individual features they recite. Withdrawal of the rejections of the dependent claims is respectfully requested.

For the foregoing reasons, it is respectfully submitted that this application is now in condition for allowance. A Notice of Allowance is earnestly solicited.

Should the Examiner deem that any further action is necessary to place this application in even better form for allowance, the Examiner is encouraged to contact Applicants' undersigned representative at the telephone number listed below.

Respectfully submitted,

OBLON, SPIVAK, McCLELLAND,
MAIER & NEUSTADT, P.C.

A handwritten signature in black ink, appearing to read "Eckhard H. Kuesters", written over a horizontal line.

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